

## Crisis counseling extended to victims

More help is available for New Yorkers struggling to cope with the emotional and psychological scars caused by the World Trade Center tragedy. The state of New York will receive \$22.7 million in funding from FEMA to expand crisis counseling services in the five burroughs of New York, as well as Nassau, Suffolk, Westchester, Rockland, Orange, Putnam and Dutchess counties.

New York Commissioner of the Office of Mental Health (OMH) James L. Stone said, "Many of the persons affected by these traumatic events need and will continue to need a range of mental health services."

The funding will enhance the mental health system's capacity to provide individual and group crisis counseling services, referrals, outreach and education. For more information visit the OMH website, <http://www.omh.state.ny.us/>.



FEMA photo by Michael Rieger

FEMA Director Joe M. Allbaugh visits the disaster site to make sure firefighters and search teams have the resources they need.

## SBA

### Not Just for Businesses

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans to provide working capital to pay necessary obligations until operations return to normal after the disaster. These loans are available to businesses financially impacted by the disaster, even if they had no property damage.

If you need help in completing your loan application, you can get help from SBA on the Web at [www.sba.gov](http://www.sba.gov) or at one of the following locations:

- 633 Third Ave. (at E. 42nd St.) on 32nd fl.
- 80 Pine St./110 Maiden Lane
- 110 William St.
- 180 Water St.
- 62 Mott St.
- 247 W. 54th St.
- 141 Worth St. at Centre St.

The first step in applying for an SBA loan is to call FEMA's toll-free registration number, **800-462-9029 (TTY: 800-462-7585)**.

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for businesses of all sizes as well as homeowners and renters. These SBA loans fund repairs of damage to private property that are not fully covered by insurance.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Homeowners and renters may borrow up to \$40,000 for replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter, and if the agency determines the disaster victim cannot afford an SBA disaster loan, it may automatically refer the applicant to the state-run Individual and Family Grant Program.



### Disaster Assistance Guide

*Disaster Assistance Guide* is published by the Federal Emergency Management Agency and the New York State Emergency Management Office with help from other federal, state and voluntary agencies. Comments and inquiries may be directed to 800-525-0321.

Internet / World Wide Web  
<http://www.fema.gov>  
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